

Information to identify the case:

Debtor 1	William Michael Levins	Social Security number or ITIN	xxx-xx-5748
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Elaine Marie Levins	Social Security number or ITIN	xxx-xx-0664
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey	Date case filed for chapter 7	3/31/16
Case number:	16-16093-JNP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William Michael Levins	Elaine Marie Levins
2. All other names used in the last 8 years		aka Elaine McConnell
3. Address	84 Lincoln Drive Laurel Springs, NJ 08021	84 Lincoln Drive Laurel Springs, NJ 08021
4. Debtor's attorney Name and address	Andrew B. Finberg Law Offices of Andrew B. Finberg, LLC 525 Route 73 South, Suite 200 Marlton, NJ 08053	Contact phone 856-988-9055
5. Bankruptcy trustee Name and address	John W. Hargrave Law Offices of John W. Hargrave 117 Clements Bridge Rd Barrington, NJ 08007	Contact phone (856) 547-6500

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 4/1/16
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856		
7. Meeting of creditors	May 20, 2016 at 01:30 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/19/16
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
William Michael Levins
Elaine Marie Levins
DebtorsCase No. 16-16093-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 32

Date Rcvd: Apr 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 03, 2016.
db/jdb

+William Michael Levins, Elaine Marie Levins, 84 Lincoln Drive,
Laurel Springs, NJ 08021-2856
516092137 AMCOL SYSTEMS INC, PO Box 21625, Columbia, SC 29221-1625
516092143 +CHOP, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319
516092147 HRRG, PO Box 459080, Sunrise, FL 33345-9080
516092149 +J. Kars, Collections Dept., PO Box 8058, Mason, OH 45040-8058
516092150 +Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
516092154 +MRS Associates, Inc., 1930 Olney Ave., Cherry Hill, NJ 08003-2016
516092152 +Midland Credit Management, 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
516092153 +Monarch Recovery Mgmt. Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
516092155 +New Jersey Division of, Taxation, 50 Barrack Street, Trenton, NJ 08695-0001
516092156 Ocean Resort Master Association, PO Box 30510, Honolulu, HI 96820-0510
516092157 PNC Mortgage, PO Box 6534, Carol Stream, IL 60197-6534
516092162 +Virtua Health, PO Box 8500, Lockbox 7542, Philadelphia, PA 19178-0001
516092163 Volvo Car Financial, PO Box 91300, Mobile, AL 36691-1300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty

E-mail/Text: andy@sjbankruptcylaw.com Apr 01 2016 22:26:02 Andrew B. Finberg,
Law Offices of Andrew B. Finberg, LLC, 525 Route 73 South, Suite 200, Marlton, NJ 08053
tr +EDI: FJWHARGRAVE.COM Apr 01 2016 22:18:00 John W. Hargrave,
Law Offices of John W. Hargrave, 117 Clements Bridge Rd, Barrington, NJ 08007-1803
smg E-mail/Text: leah.bynon@usdoj.gov Apr 01 2016 22:26:28 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 01 2016 22:26:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516092140 +EDI: ARSN.COM Apr 01 2016 22:18:00 ARS National Services Inc, Po Box 463023,
Escondido, CA 92046-3023
516092139 EDI: AMEREXPR.COM Apr 01 2016 22:18:00 American Express, c/o Jaffe & Asher,
600 Third Avenue, New York, NY 10016-1901
516092138 EDI: AMEREXPR.COM Apr 01 2016 22:18:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
516092141 E-mail/Text: ACF-EBN@acf-inc.com Apr 01 2016 22:26:02 Atlantic Credit and Finance Inc.,
PO Box 12966, Roanoke, VA 24030-2966
516092142 EDI: CAPITALONE.COM Apr 01 2016 22:18:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
516092144 EDI: CITICORP.COM Apr 01 2016 22:18:00 Citibank, PO Box 6004,
Sioux Falls, SD 57117-6004
516092145 +EDI: FMAALLIANCE.COM Apr 01 2016 22:18:00 FMA Alliance, Ltd., 12339 Cutten Road,
Houston, TX 77066-1807
516092146 +EDI: LEADINGEDGE.COM Apr 01 2016 22:18:00 Global Credit & Collection Corp,
5440 N. Cumberland Ave., Chicago, IL 60656-1490
516092148 EDI: IRS.COM Apr 01 2016 22:18:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
516092151 +EDI: CBSKOHL.S.COM Apr 01 2016 22:18:00 Kohls, PO Box 3084, Milwaukee, WI 53201-3084
516092159 +EDI: TDBANKNORTH.COM Apr 01 2016 22:18:00 TD Bank, Operations Center, PO Box 219,
Lewiston, ME 04243-0219
516092160 +EDI: TDBANKNORTH.COM Apr 01 2016 22:18:00 TD Bank, Attn Bankruptcy, PO Box 9547,
Portland, ME 04112-9547
516092158 EDI: WTRRN.BANK.COM Apr 01 2016 22:18:00 Target Card Services, 3901 West 53rd St.,
Sioux Falls, SD 57106-4216
516092161 +EDI: URSI.COM Apr 01 2016 22:18:00 United Recvoery Systems, 5800 North Course Drive,
Houston, TX 77072-1613

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 03, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 32

Date Rcvd: Apr 01, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2016 at the address(es) listed below:
NONE.

TOTAL: 0